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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yoursel	lf	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Gremar	
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's license or passport	McDade Last name	Last name
	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	East Hario	Last Harris
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 4759	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

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Debtor 1 Gremar First Name	McDade Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	1333 W 72nd Pl	If Debtor 2 lives at a different address:
	Number Street	Number Street
	Chicago Illinois 60636 City State Zip Code	City State Zip Code
	Cook County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Gremar			Case number (if know	vn)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	ut Your Bankruptcy Case			
7. The chapter of the Bankruptcy Code you are choosing to file under		iption of each, see <i>Notice Req</i> ilso, go to the top of page 1 and		<i>§ 342(b) for Individuals Filing for</i> priate box.
8. How you will pay the fee	more details about how cashier's check, or mone may pay with a credit cal I need to pay the fee in Individuals to Pay Your I request that my fee be judge may, but is not recthe official poverty line to	you may pay. Typically, if you ey order If your attorney is and or check with a pre-printer installments. If you choose Filing Fee in Installments (Coe waived (You may request quired to, waive your fee, and that applies to your family singur must fill out the Applic	ou are paying the submitting your ed address. this option, sign this option only d may do so only ze and you are upon the submitted of the su	the clerk's office in your local court for fee yourself, you may pay with cash, payment on your behalf, your attorney an and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of mable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9. Have you filed for bankruptcy within the last 8 years?	No. Yes. District District District	District of Illinois When When When	MM / DD / YYYY	Case number 16-19375 Case number Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	✓ No. Yes. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11. Do you rent your residence?	✓ No. Go to line 1	12.		you want to stay in your residence? * You (Form 101A) and file it with

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McDade Debtor 1 Greman Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. **|** For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Gremar McDade Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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McDade Debtor 1 Greman Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Gremar McDade Signature of Debtor 1 Signature of Debtor 2 Executed on _ 11/30/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Gremar		McDade	Case number (if k	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und relief available under each	der Chapter 7, 11, 12 ch chapter for which	2, or 13 of title 11, United the person is eligible. I a	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in w	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	r an inquiry that the	information in the sched	ules filed with the petition is incorrect.
attorney, you do not	40			
need to file this page.	/s/ Megan Holmes		Date	11/30/2017
	Signature of Attorney f	or Debtor	M	M / DD / YYYY
	Megan Holmes			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	-			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phone	3128374019	Email address	mholmes@semradlaw.com
			_	
			Illinois	
	Bar number	·	State	

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Gremar		McDade
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	50.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$7,700.00
1c. Copy line 63, Total of all property on Schedule A/B	\$7,700.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$9,000.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	Ψ3,000.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	\$25,750.00
	\$34,750.00
Your total liabilities	
Your total liabilities Part 3: Summarize Your Income and Expenses	
	<u> </u>
art 3: Summarize Your Income and Expenses	\$1,359.00

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Deb	tor 1 Gremar First Name	Middle Name	McDade Last Name	Case number (if known)	
Part -				ords	
6. A	re you filing for bankruptcy und	er Chapters 7, 11, or 1	13?		
	No. You have nothing to report	t on this part of the form	n. Check this box and subi	mit this form to the court with your other sc	hedules.
Ŀ	✓ Yes.				
7. W	/hat kind of debt do you have?				
Ŀ	Your debts are primarily cor family, or household purpose.			by an individual primarily for a personal, al purposes. 28 U.S.C. § 159.	
	Your debts are not primarily this form to the court with you		have nothing to report on	this part of the form. Check this box and su	ubmit
	From the Statement of Your Cul Form 122A-1 Line 11; OR , Form			onthly income from Official	\$609.00
9.	Copy the following special cat	egories of claims from	Part 4, line 6 of Schedu	le E/F:	
	From Part 4 on Schedule E/F,	copy the following:		Total claim	
	9a. Domestic support obligations	(Copy line 6a.)		\$0.00	
	9b. Taxes and certain other debts	s you owe the governme	ent. (Copy line 6b.)	\$0.00	
	9c. Claims for death or personal	njury while you were int	oxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy line 6f.)	ı		\$0.00	
	9e. Obligations arising out of a spriority claims. (Copy line 6g.)	eparation agreement or o	divorce that you did not rep	oort as \$0.00	
	9f. Debts to pension or profit-sha	aring plans, and other si	milar debts. (Copy line 6h.)	\$0.00	

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify y	our case:		
			McDodo	
Debtor 1	Gremar First Name	Middle N	McDade ame Last Name	-
Debtor 2				
(Spouse, if fil	ing) First Name	Middle N	ame Last Name	_
United Sta	ites Bankruptcy Court for	the: Northern	District of Illinois (State)	_
Case num (If known)	ber		(Otalo)	_
Officia	I Form 106A/E	3		Check if this is an amended filing
Sched	dule A/B: Pro	perty		12/1
category w responsibl write your	where you think it fits be e for supplying correct name and case numbe	est. Be as complete a information. If more s r (if known). Answer e	nd accurate as possible. If two marri pace is needed, attach a separate sl	in more than one category, list the asset in the ed people are filing together, both are equally neet to this form. On the top of any additional pages,
		-	n any residence, building, land, or si	
	No. Go to Part 2	or equitable interest i	n any residence, building, land, or si	milar property:
		h./2		
ш	Yes. Where is the proper	ty:	What is the manager. Chask all that	annly Do not deduct acquired claims or examplians. But
1.1			What is the property? Check all that Single-family home	the amount of any secured claims on Schedule D:
	Street address, if available	e, or other description	Duplex or multi-unit building	Creditors Who Have Claims Secured by Property.
			Condominium or cooperative	Current value of the Current value of the
			Manufactured or mobile home	entire property? portion you own?
			Land	
	Number Street		Investment property	Describe the nature of your ownership
			Timeshare	interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	City State	Zip Code	Other	
			Who has an interest in the property one.	Check if this is community property (see instructions)
			Debtor 1 only	
			Debtor 2 only	
			Debtor 1 and Debtor 2 only	
			At least one of the debtors and an	other
			Other information you wish to add	about this item, such as local
			property identification number:	about tillo itolii, ouoli uo iooul
If you	own or have more than c	ne, list here:		
			What is the property? Check all that	apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D</i> :
1.2	Street address, if available	e, or other description	Single-family home	Creditors Who Have Claims Secured by Property.
			Duplex or multi-unit building	Current value of the Current value of the
			Condominium or cooperative Manufactured or mobile home	entire property? portion you own?
			Land	
	Number Street		Investment property	Describe the nature of your ownership
			Timeshare	interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	City State	Zip Code	Other	
			Who has an interest in the property	Check if this is community property (see instructions)
			one. Debtor 1 only	
			Debtor 2 only	
			Debtor 1 and Debtor 2 only	
			At least one of the debtors and an	other
			Other information you wish to add	
			property identification number:	about tillo itolli, ouoli uo loodi

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Debtor 1	Gremar First Name	Middle Name	McDade Last Name	Case number	(if known)	
	et address, if available, or of		What is the property? Check all that Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Nur City	nber Street State	Zip Code	Investment property Timeshare Other	_	Describe the nature of interest (such as fee sthe entireties, or a life	imple, tenancy by
]]]]	Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an	other	Check if this is co (see instructions) Such as local	mmunity property
	the dollar value of the pove attached for Part 1. W	rtion you own for a rite that number he	.	uding any entrie	s for pages	
Do you ov		equitable interest	in any vehicles, whether they are			
	ans, trucks, tractors, sport u		also report it on Schedule G: Executo cycles	ry Contracts and t	onexpired Leases.	
3.1	Model: Year:	Chrysler 300 2006	Who has an interest in the propose. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information: 2006 Chrysler 300		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community		Current value of the entire property? \$5000.00	Current value of the portion you own? \$5000.00
3.2	Make Model: Year:		instructions) Who has an interest in the propose. Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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	Gremar First Name	Middle Name	McDade Last Name	Case number	er (if known)	
3.3	Make Model: Year: Approximate mileage:		Who has an interest in the one. Debtor 1 only	property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedul</i> aims Secured by Proper
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 o	nlv	Current value of the entire property?	Current value of the portion you own?
			At least one of the debto	•		
			Check if this is commu			
3.4	Make		Who has an interest in the	property? Check	Do not deduct secured	•
	Model: Year:		one.		the amount of any secu Creditors Who Have Cla	
	Approximate mileage:		Debtor 1 only			
			Debtor 2 only	-1-	Current value of the entire property?	Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 o	•	entile property:	portion you own:
			At least one of the debto			
			Check if this is commu instructions)	nity property (see		
Exar		•	ner recreational vehicles, othe ft, fishing vessels, snowmobiles,	•		
Exar	nples: Boats, trailers, motors No Yes	•	ner recreational vehicles, othe	motorcycle accessor	Do not deduct secured the amount of any secu	ıred claims on <i>Schedul</i>
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	ner recreational vehicles, othe ft, fishing vessels, snowmobiles, Who has an interest in the	motorcycle accessor	Do not deduct secured	ıred claims on <i>Schedul</i>
Exar	nples: Boats, trailers, motors No Yes Make Model:	•	who has an interest in the	motorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedul nims Secured by Proper Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	who has an interest in the one. Debtor 1 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedul</i> ims Secured by Proper
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only	motorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedulaims Secured by Proper Current value of the
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o	motorcycle accessor property? Check nly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedul nims Secured by Proper Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions) Who has an interest in the	property? Check nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured	ried claims on Schedulaims Secured by Proper Current value of the portion you own? claims or exemptions.
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions) Who has an interest in the one.	property? Check nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured the amount of any secu	claims or Schedul
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions) Who has an interest in the one. Debtor 1 only	property? Check nly rs and another nity property (see	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classifications	red claims on Schedulaims Secured by Proper Current value of the portion you own? claims or exemptions. ured claims on Schedulaims Secured by Proper
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check nly rs and another nity property (see property? Check	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the	red claims on Schedulinims Secured by Proper Current value of the portion you own? claims or exemptions. Ired claims on Schedulinims Secured by Proper Current value of the
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the one. Debtor 1 and Debtor 2 on At least one of the debto Check if this is communinstructions) Who has an interest in the one. Debtor 1 and Debtor 2 on Debtor 2 on Debtor 1 and Debtor 2 on Debtor 2 on Debtor 2 on Debtor 2 on Debtor 1 on Debtor 2 on Debtor 1 on Debtor 2 on Debtor 1 and Debtor 2 on Debtor 2 on Debtor 1 and Debtor 2 on Debtor 2 on Debtor 1 and Debtor 2 on Debtor 2 on Debtor 2 on Debtor 1 and Debtor 2 on Debtor 2 on Debtor 2 on Debtor 1 and Debtor 2 on Debtor 3 on Debtor 2 on Debtor 3 on Debt	property? Check nly rs and another nity property (see property? Check	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classifications	red claims on Schedulaims Secured by Proper Current value of the portion you own? claims or exemptions. ured claims on Schedulaims Secured by Proper
4.1	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions) Who has an interest in the one. Debtor 1 only Debtor 2 only	property? Check nly rs and another nity property (see property? Check	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the	red claims on Schedulinims Secured by Proper Current value of the portion you own? claims or exemptions. Ired claims on Schedulinims Secured by Proper Current value of the

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McDade Debtor 1 Greman Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Bedroom Set \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... TV's, Video Games, LG \$1100.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Men's Clothing \$1000.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Watches, Misc \$100.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2700.00 for Part 3. Write that number here

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McDade Debtor 1 Gremar Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb	tor 1 Gremar First Name	Middle Name	McDade Last Name	Case number (if known)	
20.	Negotiable instruments	orate bonds and other negotiab include personal checks, cashiers' ents are those you cannot transfer	checks, promissory note	s, and money orders.	
21.	Retirement or pension Examples: Interests in IF No		, thrift savings accounts,	or other pension or profit-sharing plans	
	Yes. List each account	Type of account:	Institution name:		
	separately.	401(k) or similar plan:			
		Pension plan: IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.	Examples: Agreements v	prepayments I deposits you have made so that with landlords, prepaid rent, public			
	✓ No Yes	Florida	mstitution name.		
		Electric: Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.		or a periodic payment of money to	you, either for life or for a	a number of years)	
	✓ No Yes	Issuer name and description:			

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Debt	tor 1 Gremar	McDade Case number (if known Middle Name Last Name)
24.	First Name	Middle Name Last Name an education IRA, in an account in a qualified ABLE program, or under a qualified state tuiti	on program
24.		530(b)(1), 529A(b), and 529(b)(1).	on program.
	✓ No	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
	Yes		
25.		table or future interests in property (other than anything listed in line 1), and rights or power for your benefit	rs
	✓ No		
	Yes. Desc	cribe	
26.	-	pyrights, trademarks, trade secrets, and other intellectual property ternet domain names, websites, proceeds from royalties and licensing agreements	
	✓ No		
	Yes. Desc	cribe	
0.7	Licenses fro		
27.		anchises, and other general intangibles uilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional lice	nses
	✓ No		
	Yes. Desc	cribe	
Mor	ney or propei	erty owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or propei		portion you own?
			portion you own? Do not deduct secured
	Tax refunds or No Yes. Gives		portion you own? Do not deduct secured
	Tax refunds or No Yes. Give s about	specific information ut them, including whether already filed the returns Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or ✓ No Yes. Give s about you a and f	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds or No Yes. Give s about you a and t	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds or No Yes. Give s about you a and t	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 erty settlement
28.	Tax refunds or ✓ No Yes. Give sabout you a and if Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 erty settlement \$0.00
28.	Tax refunds or ✓ No Yes. Give sabout you a and if Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 erty settlement \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give sabout you a and if Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 erty settlement \$0.00 \$0.00 \$0.00
28.	Tax refunds or ✓ No Yes. Give sabout you a and if Family support Examples: Past	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 erty settlement \$0.00 \$0.00 \$0.00
29.	Tax refunds or No Yes. Give s about you a and to Family suppor Examples: Past No Yes. Give s	specific information ut them, including whether already filed the returns the tax years	## settlement ## solution ## s
29.	Tax refunds or ✓ No Yes. Give s about you a and to Family support Examples: Past ✓ No Yes. Give s Other amount Examples: Unp	specific information ut them, including whether already filed the returns the tax years	## settlement: ## solution you own? Do not deduct secured claims or exemptions. ## \$0.00 ## solution you own? ## solution you own. ## solution you o
29.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information ut them, including whether already filed the returns the tax years	## settlement: ## solution you own? Do not deduct secured claims or exemptions. ## \$0.00 ## solution you own? ## solution you own. ## solution you o
29.	Tax refunds on No Yes. Give s about you a and t Family suppor Examples: Past No Yes. Give s Other amount Examples: Unp	specific information ut them, including whether already filed the returns the tax years	## settlement: ## solution you own? Do not deduct secured claims or exemptions. ## \$0.00 ## solution you own? ## solution you own. ## solution you o

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Deb ¹	tor 1 Gremar	McDade	Case number (if known)	
	First Name Midd	lle Name Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life insurar	nce; health savings account (HSA); credit, ho	meowner's, or renter's insurance	
	No Yes. Name the insurance company of each policy and list its value	Company name:	Beneficiary:	Surrender or refund value
32.	Any interest in property that is due yo If you are the beneficiary of a living trust, property because someone has died. No Yes. Describe	u from someone who has died expect proceeds from a life insurance policy,	or are currently entitled to receive]
33.		or not you have filed a lawsuit or made a les, insurance claims, or rights to sue	demand for payment	
34.	Other contingent and unliquidated clato set off claims No Yes. Describe	nims of every nature, including countercl	aims of the debtor and rights	
35.	Any financial assets you did not alread No Yes. Describe	dy list		
36.		ies from Part 4, including any entries for	. •	
Part	5: Describe Any Business-Relate	ed Property You Own or Have an Int	erest In. List any real estate in Pa	art 1.
37.	Do you own or have any legal or equita	able interest in any business-related prop	perty?	
	No. Go to Part 6. Yes. Go to line 38.			Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or commissions y	you already earned		
	No Yes. Describe			
39.		oplies oftware, modems, printers, copiers, fax mac	hines, rugs, telephones, desks, chairs, el	ectronic devices
	✓ No Yes. Describe			

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Deb	tor 1 Gremar	McDade	Case number (if known)	
1.0	First Name	Middle Name Last Name		
40.	Machinery, fixtures, e	quipment, supplies you use in business, and tools of your t	trade	
	✓ No			
	Yes. Describe			
	_			
44				
41.	Inventory			
	✓ No			
	Yes. Describe			
40				
42.	Interests in partnershi	ps or joint ventures		
	✓ No	Name of entity:	% of ownership:	
	Yes. Give specific	Name of entity.	70 of ownership.	
	information about them	-		
	шеш			
40				
43.	Customer lists, mailing	lists, or other compilations		
	✓ No			
	Yes. Do your lists in	clude personally identifiable information (as defined in 11 U.S.	C. § 101(41A))?	
	— No			
	No No Record	3L -		
	Yes. Descr	ide		
44.	Any business-related	property you did not already list		
	No			
	Yes. Give specific information			
	imormation			-
				<u> </u>
				-
		-		<u> </u>
		II of your entries from Part 5, including any entries for pag		
for Pa	art 5. Write that numbe	r here		
Pari	Beautibe Any Fa	rm- and Commercial Fishing-Related Property Yo	ou Own or Have an Interest In.	
I all		interest in farmland, list it in Part 1.		
46.	Do vou own or have a	ny legal or equitable interest in any farm- or commercial t	fishing-related property?	
				urrent value of the
	No. Go to Part 7.		po	ortion you own?
	Yes. Go to line 47.			o not deduct secured claims
17	Farm animals		Of	r exemptions
47.	Examples: Livestock, po	oultry, farm-raised fish		
	<u> </u>	•		
	No No December			
	Yes. Describe			

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Deb	tor 1 Gremar		McDade	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing of	or harvested			
	✓ No				
	Yes. Describe				
				·	
49.	Farm and fishing equip	ment, implements, machinery, fixtu	ires, and tools of trade	•	
	№ No				
	Yes. Describe				
	L 163. Describe				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	√ No				
	Yes. Describe				
	Tes. Describe				
51.	Any farm- and comme	rcial fishing-related property you die	d not already list		
	√ No				
	_				
	Yes. Describe				
		l of your entries from Part 6, includi		-	
• IOI F.	art o. write that humber	nere			
Part	Dogoribo All Bro	perty You Own or Have an Inte	rest in That You Did	I Not List Above	
				THOU LIST ADOVE	
53.		perty of any kind you did not already s, country club membership	/ IISt /		
		, esamely slasss			
	- No				
	Yes. Give specific information				
	imomitation				
					<u> </u>
54. A	dd the dollar value of al	I of your entries from Part 7. Write t	hat number here		<u> </u>
Part	8: List the Totals of	Each Part of this Form			
E E	Dout 1. Total vaal aatata	, line 2			
35.	Part 1: Total real estate	, line 2			
56	part 2 total vehicles, lin	o 5			
30.	part 2 total vehicles, illi	- 3	\$5000.00	<u> </u>	
57. F	Part 3: Total personal an	d household items, line 15	\$2700.00		
58. F	Part 4: Total financial as	sets. line 36			
			-	<u> </u>	
59.	Part 5: Total business-re	elated property, line 45	-	<u></u>	
60.	Part 6: Total farm- and f	ishing-related property, line 52			
61	Part 7: Total other prop	erty not listed line 54			
62.	Total personal property.	Add lines 56 through 61	\$7700.00		+ \$7700.00
				Copy personal property total	-
					\$7700.00
63 T	otal of all property on S	chedule A/B. Add line 55 + line 62			Ψ1100.00

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Gremar		McDade	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(State)	

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identity the Property You Clair	m as Exempt		
1.		•		
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)	
2.	For any property you list on Schedule A	A/B that you claim as e	xempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Chrysler 300, 2006, 2006 Chrysler 300	\$5,000.00	\$0 100% of fair market value, up to any	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Line from Schedule A/B: 03		applicable statutory limit	
	Brief description:	\$500.00	\$500.00	735 ILCS 5/12-1001(b)
	Bedroom Set Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	_
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?	

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Debtor 1 Gremar McDade Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$1,100.00 description: **✓** \$1,100.00 TV's, Video Games, LG 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) \$100.00 description: **✓** \$100.00 Watches, Misc 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 12 Brief 735 ILCS 5/12-1001(a) \$1,000.00 description: **✓** \$1,000.00 Misc. Men's Clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11

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		DC	Cument Page 22 01	00		
Fill in this infor	mation to identify your ca	ase:				
Debtor 1	Gremar		McDade			
Dobio! !	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
Case number			(State)			
· ,	Form 106D					Check if this is an amended filing
Schedu	ule D: Credite	ors Who Ha	ve Claims Secure	ed by Prop	ertv	12/15
more space is name and case 1. Do any o	needed, copy the Addition of the control of the con	ecured by your proper	e are filing together, both are equinber the entries, and attach it to the ty? with your other schedules. You have	his form. On the top	of any additional pa	
Yes.	Fill in all of the information	n below.				
Part 1: List	All Secured Claims					
separate	ely for each claim. If more tl	han one creditor has a pa	cured claim, list the creditor ticular claim, list the other creditors order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	Auto Credit	Describe the property	that secures the claim:	\$9,000.00	\$5,000.00	\$4,000.00
Creditor's	s Name 147th St	2006 Chrysler 300	That seed se the slamm			
Numb			, the claim is: Check all that apply.			
		Contingent				
Harvey	IL 60426	Unliquidated				
City	State ZIP Code	Disputed				
	ves the debt? Check one. otor 1 only	Nature of lien. Check	all that apply			
	otor 2 only		made (such as mortgage or secured			
	otor 1 and Debtor 2 only	car loan)	made (such as mortgage of secured			
	east one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
	another	Judgment lien from	n a lawsuit			
☐ to a	eck if this claim relates a community debt	Other (including a r	ight to offset)			
Date de	ebt was	Last 4 digits of accou	nt number			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$9,000.00

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	in this info	rmation to identify your o	ase:					
Deb	otor 1	Gremar		McDade				
		First Name	Middle Name	Last Name				
	otor 2							
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Unit	ted States I	Bankruptcy Court for the:	Northern	District of Illinois				
		. ,		(State)				
Cas (If kn	e number							
`	•	orm 106E/F				Ch	eck if this is a	n amended filing
						_		
Sc	ched	ule E/F: Cre	editors Who	Have Unse	cured Claims			12/15
othe Form clain	r party to n 106A/B) ns that ar entries in vn).	any executory contract and on Schedule G: Exe e listed in Schedule D: C	s or unexpired leases that ecutory Contracts and Une Creditors Who Hold Claims tach the Continuation Pa	t could result in a claim expired Leases (Official s Secured by Property. I	ns and Part 2 for creditors wit Also list executory contracts Form 106G). Do not include a f more space is needed, copy top of any additional pages, v	on Sched ny credito the Part y	dule A/B: Propers with partic rou need, fill	perty (Official ally secured it out, number
1.		Go to Part 2.	nsecured claims against y	ou?				
2.	listed, ide As much Continua	entify what type of claim it as possible, list the claims tion Page of Part 1. If mor	is. If a claim has both priori	ty and nonpriority amount ding to the creditor's nam particular claim, list the ot		both priorit	ty and nonprio	ority amounts.
						Total	Priority	Nonpriority

claim

amount

amount

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McDade Debtor 1 Greman Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. Total claim 4.1 City of Chicago Department of Finance \$24,000.00 Last 4 digits of account number Nonpriority Creditor's Name 333 South State Street Suite 330 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60604 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ Tickets Is the claim subject to offset? Yes 4.2 Comcast \$600.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 11621 E. Marginal Way # 5 Number As of the date you file, the claim is: Check all that apply. Bankruptcy Dept Contingent Unliquidated Washington 98168 Seattle City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ Cable Is the claim subject to offset? **✓** No Yes 4.3 Illinois Tollway \$150.00 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? n/a 2700 Ogden Ave As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated 60515 Downers Grove Illinois City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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McDade Debtor 1 Gremar _ Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 Sprint \$1,000.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 219554 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 64121 Missouri City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Collecting For -Is the claim subject to offset? **✓** No

Yes

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Debtor	1 Gremar First Name	М	iddle Name	McDade Last Name	Case number (if known)
Part 3:	List Others to E	Be Notified Ab	out a Debt That You	u Already Listed	
co cre	llection agency is t llection agency he editors here. If you	rying to collect re. Similarly, if y do not have add	t from you for a debt yo you have more than on	ou owe to someone else, lise creditor for any of the de	that you already listed in Parts 1 or 2. For example, if a st the original creditor in Parts 1 or 2, then list the ebts that you listed in Parts 1 or 2, list the additional arts 1 or 2, do not fill out or submit this page.
_	ARRIS & HARRIS LT Ime	ט		On which entry in Part 1	or Part 2 did you list the original creditor?
	1 W JACKSON BLV	D S-400		Line 4.1 of (Ch	Part 1: Creditors with Priority Unsecured Claims
Nı —	umber Street			one):	Part 2: Creditors with Nonpriority Unsecured Claims
_	HICAGO	Illinois	60604	Last 4 digits of account	number
Ci	ty	State	Zip Code		 -

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Debtor 1 Gremar McDade Case number (if known)

First Na	me Middle Name Last Name		
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim		
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	tatistical reporting purposes
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00
	amount here. 6e. Total. Add lines 6a through 6d.	6e.	\$0.00
	oc. rotal. Add illies od tillodgii od.	00.	
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$25,750.00
	that amount here.	•	
	6j. Total. Add lines 6f through 6i.	6j.	\$25,750.00

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Gremar	McDade		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	sankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number	-			
(If known)				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		50	ournoine rage	20 01 00
Fill in this info	ormation to identify your c	ase:		
Debtor 1	Gremar		McDade	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
(If known)				
				Check if this is an
Ott: - ; - I	C 10011			amended filing
Omiciai	Form 106H			
Sahadu	le H: Your Cod	lobtoro		12/15
Scriedu	ie n. Your Coc	ienioi 2		12/15
known). Answ	ver every question. nave any codebtors? (If you	ou are filing a joint case, do		p of any Additional Pages, write your name and case number (if
✓ No Yes				
		lived in a community pro kico, Puerto Rico, Texas, W		(Community property states and territories include Arizona, California, .)
✓ No	. Go to line 3.			
Yes	s. Did your spouse, forme	er spouse, or legal equiva	lent live with you at the t	ime?
	No			
	Yes. In which communit	y state or territory did you	ı live?	Fill in the name and current address of that person.
	Name of your spouse, t	ormer spouse, or legal equ	ivalent	
	Number Street			
	City	State	Zip Co	de
3. In Colum	nn 1, list all of your codel	otors. Do not include you	r spouse as a codebtor i	f your spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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					<u></u>	_	
Fill in th	is information to identify	your case:					
Debtor 1	Gremar		McDa	de			
	First Name	Middle Name	Last N			Che	eck if this is:
Debtor 2	filing) First Name	Middle Name	Last N	amo			An amended filing
							A supplement showing post-petition chapter 13
United St the:	tates Bankruptcy Court for	Northern	_ District of Illi	inois State)			expenses as of the following date:
Case nur	mber		(0	naic)			
(If known)							MM / DD / YYYY
Offici	al Form 106I						
Sche	dule I: Your In	come					12/15
spouse. I		l, attach a separate she y question.					not include information about your ional pages, write your name and case
	n your employment		Debtor 1				Debtor 2
infor	mation.	Employment status	✓ Emplo	wod			Employed
	u have more than one job, n a separate page with	, .,		nploye	ed.		Not Employed
inforr	mation about additional		_				
	oyers.	Occupation	Self-emplo	oymen	t		
	de part time, seasonal, or employed work.	Employer's name					<u> </u>
	pation may include student	Employer's address					
	memaker, if it applies.		Number St	reet			Number Street
			City		State	Zip Code	City State Zip Code
		How long employed there?					
	_	there:					
Part 2:	Give Details About N	Nonthly Income					
spouse If you or	unless you are separated. your non-filing spouse have	e more than one employer,	•				write \$0 in the space. Include your non-filing or that person on the lines below. If you need
more sp	pace, attach a separate she	et to this form.			For Del	ntor 1	For Debtor 2 or
					For Del	otor 1	non-filing spouse
	t monthly gross wages, sala ductions.) If not paid monthly			2.		\$0.00	
3. Est	imate and list monthly over	rtime pay.		3.		+ \$0.00	
4. Ca	Iculate gross income. Add li	ine 2 + line 3.		4.		\$0.00	
				ഥ			

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Debte		McDade	Case numbe	r <i>(if</i>	
	First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Co	py line 4 here	→ 4. [■]	\$0.00		
5. Lis	t all payroll deductions:				
5a	. Tax, Medicare, and Social Security deductions	5a.	\$0.00		
5b	. Mandatory contributions for retirement plans	5b.	\$0.00		
5с	. Voluntary contributions for retirement plans	5c.	\$0.00		
5d	. Required repayments of retirement fund loans	5d.	\$0.00		
5e	. Insurance	5e.	\$0.00		
5f.	Domestic support obligations	5f.	\$0.00		
5g	. Union dues	5g.	\$0.00		
5h	. Other deductions. Specify:	5h. +	\$0.00 +		
6. Ad +5h.	d the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5	f + 5g 6.	\$0.00		
7. C al	culate total monthly take-home pay. Subtract line 6 from line	e 4. 7.	\$0.00		
	t all other income regularly received:				
8a	Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing				
	gross receipts, ordinary and necessary business expenses, and the total monthly net income.	l 8a.	\$500.00		
8b	. Interest and dividends	8b.	\$0.00		
8c	. Family support payments that you, a non-filing spouse, or dependent regularly receive				
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00		
	. Unemployment compensation	8d.	\$0.00		
	. Social Security	8e.	\$750.00		
8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	5			
	Food Assistance Programs Income	8f.	\$109.00		
8g	. Pension or retirement income	8g.	\$0.00		
8h	. Other monthly income. Specify:	8h. +	\$0.00 +	·	
9. Ad	d all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h. 9.	\$1,359.00		
	alculate monthly income. Add line 7 + line 9. Id the entries in line 10 for Debtor 1 and Debtor 2 or non-filing s	10. pouse	\$1,359.00	=	\$1,359.00
In o	tate all other regular contributions to the expenses that you clude contributions from an unmarried partner, members of your ends or relatives.	household, your o	dependents, your roomr		
	not include any amounts already included in lines 2-10 or amo	unts that are not a	vailable to pay expenses		** * * =
Sp	ecify:				+ \$0.00
	dd the amount in the last column of line 10 to the amount in the that amount on the Summary of Schedules and Statistical Summary of Schedules and Schedules and Statistical Summary of Schedules and Sched				\$1,359.00
					Combined monthly income
13. D	o you expect an increase or decrease within the year after	you file this form	?		
 	No				
	Yes. Explain:				
					I

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Debtor 1Gremar		McD	Dade		Case number (if		
First Name M	iddle Name	Last	Name		known)		
Official Form 106I. Additional	l page.						
8a.Net income from rental property and fr	rom operating a b	ousiness, p	rofession, o	r farm			
8a.1 Self Employed Mechanic		Debtor 1	Debtor 2				
Gross receipts (before all deductions)		\$500.00					
Ordinary and necessary operating expens	es -	-\$0.00					
Net monthly income from a business, pro	ofession, or farm	\$500.00		Copy	\$500.00	 	

Official Form 106l Schedule I: Your Income page 3

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		Docu	ment Page 33 of 6	5	
Fill in this infor	rmation to identify your o	case:			
Debtor 1	Gremar First Name	Middle Neme	McDade Last Name		
Debtor 2	First Name	Middle Name	Last Name	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	_
	Bankruptcy Court for the:	Northern [District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYYY	Y
Official	Form 106J				
Schedul	e J: Your Exp	enses			12/15
information. If (if known). Ans		attach another sheet to this	re filing together, both are equal form. On the top of any addition		
1. Is this a joi		,			
	o to line 2				
		amarata hawaahald?			
L res. D	oes Debtor 2 live in a s	eparate nousenoid?			
_ L	No Yes. Debtor 2 must fi	le Official Forms 106J-2, <i>Expen</i>	nses for Separate Household of Deb	tor 2.	
2. Do you hav	re dependents?	0			
Do not list Debtor 2.		es. Fill out this information for ach dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	penses include of people other	О			
than yourself an dependents	u youi	es			
Part 2: Esti	mate Your Ongoing	Monthly Expenses			
-	of a date after the bank		rou are using this form as a supp plemental Schedule J, check the		
	-	cash government assistance it on Schedule I: Your Income	-		Your expenses
	I or home ownership ex or the ground or lot. 4.	penses for your residence. In	clude first mortgage payments and		\$250.00
	luded in line 4:				••

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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 Debtor 1 First Name
 Gremar First Name
 Middle Name
 McDade Last Name
 Case number (if known)

5. Additional mortgage payments for your residence, such as home equity loans 5. \$0.00 6. Utilities 6. Utilities 6. Electricity, heat, natural gas 6. \$73.00 6. Utilities 6. Electricity, heat, natural gas 6. \$73.00 6. Utilities 6. Calephone, oil phone, internat, satellila, and cable services 6. \$80.00 6. Childsphone, oil phone, internat, satellila, and cable services 6. \$80.00 6. Childscare and children's education costs 8. \$0.00 8. Childcare and children's education costs 8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$85.00 10. Personal care products and services 11. \$0.00 11. Medical and dental expenses 11. \$0.00 12. Transportation, include gas, maintenance, bus or train fare. 12. \$185.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. \$0.00 15. Install insurance 15a \$0.00 15. Charitable contributions and religious donations 14. \$0.00 15. Lie insurance. 15a \$0.00	riistivanie	Middle Name Last Name		
6. Utilities: 6.8. \$73.00 6. B. Utilities: 6.8. \$73.00 6. B. Walter, sewer, garbage collection 6b. \$80.00 6b. Walter, sewer, garbage collection 6c. \$80.00 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$80.00 6c. Childcare sewer, garbage collection 7. \$300.00 8. Childcare and children's education costs 8. \$0.00 9. Ciothing, laundry, and dry cleaning 9. \$550.00 10. Personal care products and services 10. \$860.00 11. Medical and dental expenses 11. \$0.00 12. Transportation, include gas, maintenance, bus or train fare. 12. \$185.00 Do not include car payments 12. \$185.00 14. Charitable contributions and religious donations 13. \$0.00 15. Insurance. 15a. \$80.00 15. Insurance. 15a. \$0.00 15b. Health insurance 15a. \$0.00 15c. Vehicle insurance deducted from your pay or included in lines 4 or 20. \$0.00 15c. Vehicle insurance. Specify: 15a. \$0.00 15c. Vehicle insurance. Specify: 15a. \$0.00 17. Installment or lease payments. 17a. \$0.00 17b. Carp payments for Vehicle 2 17a. \$0.00 <th></th> <th></th> <th></th> <th>Your expenses</th>				Your expenses
68. Electricity, heat, natural gas 60. \$30.00 69. Water, sewer, garbage collection 60. \$80.00 6c. Telephone, cell phone, Interiet, satellite, and cable services 6c. \$80.00 6d. Others. Specify: 6d. \$90.00 7. Food and housekeeping supplies 7. \$300.00 8. Childcare and childran's education costs 8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$55.00 10. Personal care products and services 10. \$66.00 11. Medical and dental expenses 11. \$0.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include care payments 12. \$185.00 14. Charitable contributions and religious donations 13. \$0.00 15. Insurance. 15. \$0.00 15a. Life insurance 15a \$0.00 15b. Health insurance 15a \$0.00 15c. Vehicle insurance 15c \$0.00 15d. Other insurance. Specify: 15a \$0.00 15d. Transca. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00	5. Additional mortgage payments	for your residence, such as home equity loans	5.	\$0.00
6b. Water, sewer, garbage collection 6b. \$0.00 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$80.00 6d. Other, Specify: 7c. \$300.00 7c. Food and housekeeping supplies 7c. \$300.00 8c. Childcare and children's education costs 8c. \$0.00 9c. Clothing, Isuandry, and dry cleaning 9c. \$50.00 10. Personal care products and services 11c. \$60.00 11. Medical and dental expenses 11c. \$0.00 12. Transportation. Include gas, maintenance, bus or train fare. 12c. \$185.00 10. not include acre payments 13. \$0.00 14. Charitable contributions and religious donations 13. \$0.00 15. Insurance. 15a. Life insurance 15a. \$0.00 15b. Health insurance deducted from your pay or included in lines 4 or 20. \$0.00 \$0.00 15c. Vehicle insurance 15a. \$0.00 15c. Vehicle insurance \$0.00 \$0.00 15c. Vehicle insurance \$0.00 \$0.00 15c. Taxes. Do not include taxes deducted from your pay or inc	6. Utilities:			
6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$80.00 6d. Other. Specify: 6d. \$0.00 7. Food and housekeepin supplies 7. \$300.00 8. Childcare and children's education costs 8. \$50.00 9. Clothing, laundry, and dry cleaning 9. \$50.00 10. Personal care products and services 10. \$66.00 11. Medical and dental expenses 11. \$0.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 12. \$185.00 14. Charitable contributions and religious donations 13. \$0.00 15. Intertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 15. Leath insurance 15. \$0.00 15. Leath insurance 15. \$0.00 15. Leath insurance 15. \$0.00 15. Leath insurance. Specify: 150. \$0.00 15. Verical insurance. Specify: 150. \$0.00 15. Leath insurance. Specify: 150. \$0.00 15. Leath insurance. Specify: 16 \$0.00	6a. Electricity, heat, natural gas		6a.	\$73.00
6d. Other. Specify 6d. Other. Specify 7. \$300.00	6b. Water, sewer, garbage collect	ion	6b.	\$0.00
7. Food and housekeeping supplies 7. \$300.00 8. Childcare and children's education costs 8. \$0.00 10. Clothing, laundry, and dry cleaning 9. \$556.00 11. Medical and dental expenses 10. \$566.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include ear payments 12. \$185.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 15. \$0.00 15. Insurance. 15a \$0.00 Do not include insurance deducted from your pay or included in lines 4 or 20. 15a \$0.00 15c. Vehicle insurance 15a \$0.00 15c. Vehicle insurance. Specify:	6c. Telephone, cell phone, Intern	et, satellite, and cable services	6c.	\$80.00
7. Food and housekeeping supplies 7. \$300.00 8. Childcare and children's education costs 8. \$0.00 10. Clothing, laundry, and dry cleaning 9. \$556.00 11. Medical and dental expenses 10. \$566.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include ear payments 12. \$185.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 15. \$0.00 15. Insurance. 15a \$0.00 Do not include insurance deducted from your pay or included in lines 4 or 20. 15a \$0.00 15c. Vehicle insurance 15a \$0.00 15c. Vehicle insurance. Specify:	6d. Other. Specify:		6d	\$0.00
9. Clothing, laundry, and dry cleaning 9. \$50.00 10. Personal care products and services 10. \$66.00 11. Medical and dental expenses 11. \$0.00 12. Transportation, Include gas, maintenance, bus or train fare. 12. \$185.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 15. \$0.00 15. Insurance. 156 \$0.00 15a. Life insurance deducted from your pay or included in lines 4 or 20. 15c. \$0.00 15c. Vehicle insurance 156 \$0.00 15c. Vehicle insurance. Specify: 156 \$0.00 15c. Vehicle insurance. Specify: 156 \$0.00 15c. Vehicle insurance. Specify: 156 \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 17 Lo Car payments for Vehicle 1 17a \$0.00 17a. Car payments for Vehicle 2 17b \$0.00 17b. Cother. Specify: 17c \$0.00 17c. Other. Specify: <td></td> <td></td> <td>7.</td> <td>\$300.00</td>			7.	\$300.00
10. Personal care products and services 10. \$66.00 11. Medical and dental expenses 11. \$0.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 12. \$185.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a \$0.00 15b. Health insurance 15a \$0.00 15c. Vehicle insurance 15c \$0.00 15c. Vehicle insurance. Specify: 15c \$0.00 15c. Vehicle insurance. 15c \$0.00 15c. Vehicle insurance. 15c \$0.00 15c. Vehicle insurance. 15c	8. Childcare and children's educa	tion costs	8.	\$0.00
11. Medical and dental expenses 11. \$0.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 12. \$185.00 12. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance.	9. Clothing, laundry, and dry clear	ning	9.	\$50.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 12. \$185.00 13. 16. 14. 15. 15. 15. 15. 16. 16. 16. 16. 16. 16. 16. 16. 16. 16. 16. 17. 16. 16. 16. 16. 18. 16. 16. 16. 16. 18. 16. 16. 16. 18. 16. 16. 16. 18. 18. 16. 16. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18. 18.	10. Personal care products and se	ervices	10.	\$66.00
Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance.	11. Medical and dental expenses		11.	\$0.00
14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 0.00 15a. Life insurance 15a. \$0.00 15b. Life insurance 15b. \$0.00 15c. Vehicle insurance 15c. \$80.00 15c. Vehicle insurance. 15c. \$80.00 15d. Other insurance. Specify: 15d. \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$9.00 \$pecify: 16 \$0.00 17. Installment or lease payments: 16 \$0.00 17. Locar payments for Vehicle 1 17a. \$0.00 17c. Other. Specify: 17c. \$0.00 17c. Other. Specify: 17c. \$0.00 17c. Other. Specify: 17c. \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 Specify: 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. \$0.00		aintenance, bus or train fare.	12.	\$185.00
15. Insurance.	13. Entertainment, clubs, recreat	ion, newspapers, magazines, and books	13.	\$0.00
Do not include insurance deducted from your pay or included in lines 4 or 20.	14. Charitable contributions and	religious donations	14.	\$0.00
15b. Health insurance		ed from your pay or included in lines 4 or 20.		
15c. Vehicle insurance 15c. \$80.00 15d. Other insurance. Specify: 15d. \$0.00 15d. Other insurance. Specify: 15d. \$0.00 15d. Other insurance. Specify: 15d. \$0.00 15d. \$0.	15a. Life insurance		15a	\$0.00
15d. Other insurance. Specify:	15b. Health insurance		15b	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 Specify: 16 17. Installment or lease payments: 17a 17a. Car payments for Vehicle 1 17a \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: 17c \$0.00 17d. Other. Specify: 17d \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 Specify: 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a \$0.00 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	15c. Vehicle insurance		15c	\$80.00
Specify:	15d. Other insurance. Specify:		15d	\$0.00
17. Installment or lease payments: 30.00 17a. Car payments for Vehicle 1 17a \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: 17c \$0.00 17d. Other. Specify: 17d \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a \$0.00 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	16. Taxes. Do not include taxes ded	ucted from your pay or included in lines 4 or 20.		
17. Installment or lease payments: 17a. \$0.00 17a. Car payments for Vehicle 1 17a. \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. Other. Specify: 17c. \$0.00 17d. Other. Specify: 17d. \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. \$0.00 20a. Mortgages on other property 20a. \$0.00 20b. Real estate taxes. 20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	Specify:		16	\$0.00
17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. Other. Specify: 17d. So.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes. 20b. So.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	17. Installment or lease payments	S	10	
17c. Other. Specify:	17a. Car payments for Vehicle 1		17a	\$0.00
17d. Other. Specify:	17b. Car payments for Vehicle 2		17b	\$0.00
17d. Other. Specify:	17c. Other. Specify:		17c	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I). 19.Other payments you make to support others who do not live with you. Specify: 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. So.00 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses.			17d	\$0.00
19.Other payments you make to support others who do not live with you. Specify: 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. So.00 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00			10	\$0.00
Specify:			10.	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	, , ,		19.	\$0.00
20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	20.Other real property expenses r	not included in lines 4 or 5 of this form or on Schedule I: Your Income.		<u></u>
20c. Property, homeowner's, or renter's insurance 20c. So.00 20d. Maintenance, repair, and upkeep expenses. 20d. So.00			20a	\$0.00
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	20b. Real estate taxes.		20b	\$0.00
20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	20c. Property, homeowner's, or i	renter's insurance	20c	\$0.00
20e. Homeowner's association or condominium dues 20e \$0.00	20d. Maintenance, repair, and up	keep expenses.	20d	
	20e. Homeowner's association o	r condominium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Gremar		McDade
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
Case number			(State)

Official Form 106Dec

U.S.C. §§ 152, 1341, 1519, and 3571.

MM/DD/YYYY

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

If two married people are filing together, both are equally responsible for supplying correct information.

12/15

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

✓ No

☐ Yes. Name of person

✓ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

✗ /s/ Gremar McDade

Signature of Debtor 1

Date 11/30/2017

Date 11/30/2017

MM/DD/YYYY

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Fill in this inf	ormation to identify your o	case:					
Debtor 1	Gremar		McDade				
Dobtor 0	First Name	Middle Na	ame Last Nam	е			
Debtor 2 (Spouse, if filing)	First Name	Middle Na	ame Last Nam	е	-		
United States	s Bankruptcy Court for the:	Northern	District of Illino				
Case numbe	er		(Stat	e)			
(If known)							Check if this is a
Officia	l Form 107						amended filing
Statem	ent of Financia	al Δffairs fo	r Individuals	Filina fo	r Bankru	intev	04/1
	lete and accurate as po						
information	. If more space is need (nown). Answer every g	ed, attach a sepai					
		•					
Part 1: Gi	ve Details About Your	Marital Status a	and Where You Lived	Before			
1. What	is your current marital st	atus?					
	Married						
✓ N	lot married						
2. During	g the last 3 years, have y	ou lived anywhere	other than where you liv	ve now?			
V N	lo						
	es. List all of the places y	ou lived in the last 3	3 years. Do not include v	where you live	now.		
_							
D	ebtor 1:		Dates Debtor 1 lived	Debtor 2:			Dates Debtor 2 lived
			there				there
				Same a	s Debtor 1		Same as Debtor 1
	l		From	No come la cons Colo			From
N	lumber Street		То	Number Str	eet		То
C	ity State	Zip Code		City	State	Zip Code	
				Same a	s Debtor 1		Same as Debtor 1
	lumbar Ctroot		From	Number Str	root		From
	lumber Street				eet		 To
C	ity State	Zip Code		City	State	Zip Code	
	the last 8 years, did you e itories include Arizona, Calif						
✓ No							
Yes	s. Make sure you fill out S	chedule H: Your C	odebtors (Official Form	106H).			

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McDade

Debtor 1 Gremar Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, \$5000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$6000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$6000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) (Est.) YTD Social From January 1 of current year until \$7,070.00 Security the date you filed for bankruptcy: (Est.) YTD Link \$1,090.00 (Est.) YTD Social For last calendar year: \$8,484.00 Security (January 1 to December 31, 2016 (Est.) YTD Link \$1,308.00 (Est.) YTD Social For the calendar year before that: Security \$8,484.00 (January 1 to December 31, 2015 (Est.) YTD Link \$2,160.00

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McDade Debtor 1 Gremar __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

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or '	1 Gremar			M	cDade	Case number	(if known)
	First Name		Middle Name	La	st Name		
nsi cor age	iders include you porations of whic	r relatives; a th you are a for a busir	any general partner an officer, director, ness you operate a	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pag	yments to	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne at benefited an ins	-	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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McDade Debtor 1 Gremar Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Gremar	McDade	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because yo		pank or financial institution, set off any am	ounts from your
	✓ No Yes. Fill in the details.			
	_	Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official		possession of an assignee for the benefit o	of creditors, a court-
	✓ No ☐ Yes			
Part	t 5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
	No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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Debt	tor 1	Gremar		McDade	Case number (if know	vn)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you filed fo	r bankruptcy, did yo	ou give any gifts or contri	butions with a total value	of more than \$600	to any charity?
		No					
	$oldsymbol{\square}$						
	Ш	Yes. Fill in the details for eac	h gift or contribution	•			
		Gifts or contributions to cha	rities	Describe what you con	tributed	Date you	Value
		that total more than \$600				contributed	
		Charity's Name					
		Number Street	-				
		City State	Zip Code				
		,	•				
Part	6:	List Certain Losses					
15.		hin 1 year before you filed for nbling? No Yes. Fill in the details.		,,	, a.e. j.e. 1000 a.i., j.i.i.i.g 200	,,	
		Describe the property you lo	st and	Describe any insurance	e coverage for the loss	Date of your	Value of property
		how the loss occurred		Include the amount that		loss	lost
				pending insurance claim	s on line 33 of <i>Schedule</i>		
				A/B: Property.			
Part	7:	List Certain Payments or	Transfers				
	Incl	ude any attorneys, bankruptcy p No Yes. Fill in the details.	etition preparers, or c	redit counseling agencies fo	or services required in your b	ankruptcy.	
				Description and value of transferred	of any property	Date payment or transfer	Amount of payment
						was made	* * * * * * * * * * * * * * * * * * *
		Semrad Law Firm		Attorney's Fee - 400.00		11/29/2017	\$400.00
		Person Who Was Paid					
		11101 S. Western Avenue					
		Number Street					
		01:	22212				
		Chicago Illinois	60643				
		City State	Zip Code				
		English and the State of August	<u> </u>				
		Email or website address					
		Person Who Made the Paymer	at if Not You				
		Person who Made the Paymer	it, ii NOt You				
		Person Who Was Paid					
		Number Street					
		-					
		Oth , Other	7in 0				
		City State	Zip Code				
		Email or website address					
		Lindii di wedsile address					
		Person Who Made the Paymer	nt if Not You				
		. Sissin Timo made une i ayillei	,	I .			

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Debto		Gremar		McDade	Case r	number <i>(if known)</i>			
		First Name	Middle Name	Last Name					
ı	nelp	hin 1 year before you filed to you deal with your creditornot include any payment or to	ors or to make payme		r behalf p	oay or transfer a	any property to a	anyone	who promised to
	✓	No Yes. Fill in the details.							
•				Description and value of any transferred	property	,	Date payment or transfer was made	Amou	unt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
t I	t he ncli	ordinary course of your bu	siness or financial afford transfers made as se	ecurity (such as the granting of a s	•		•		-
	_	Too. Till in allo docalio.		Description and value of pro transferred	perty	Describe any payments recin exchange	property or eived or debts រ	oaid	Date transfer was made
		Person Who Received Trans	sfer						
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Trans	sfer						
		Number Street							
		City State Person's relationship to you	Zip Code						
ı	oen	hin 10 years before you file eficiary? ese are often called asset-prot No		you transfer any property to a s	elf-settle	ed trust or simil	ar device of wh	ich you	are a
		Yes. Fill in the details.		Description and value of th	e properi	ty transferred			Date transfer was made
		Name of trust							

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McDade Debtor 1 Greman Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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McDade Debtor 1 Greman Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Gremar			McDade	Case n	iumber <i>(if k</i>	nown)		
		First Name	Mic	ddle Name	Last Name					
26.	Hav	e you been a part	y in any judicia	l or administra	tive proceeding under	any environmenta	l law? Inc	lude settlements	and order	'S.
	✓	No								
		Yes. Fill in the det	tails.							
				С	ourt or agency		Nature of	the case		Status of the case
		Case title			ourt Name					Pending
				C	ourt Name					On appeal
		Case number		N	umberStreet	_				Concluded
				C	ity State	Zip Code				_
Part	11.	Give Details Ab	oout Your Bus	siness or Con	nections to Any Bu	siness				
27.	Witl	A sole propri A member of A partner in a An officer, di	etor or self-empt a limited liabilit a partnership rector, or mana	oloyed in a trac y company (LL	you own a business or de, profession, or other C) or limited liability pa of a corporation	activity, either full- rtnership (LLP)	_		business?	
		An owner of a	at least 5% of the	ne voung or eq	uity securities of a corp	orauon				
	V	No. None of the a	above applies. (Go to Part 12.						
	Ħ	Yes. Check all tha	at apply above	and fill in the d	etails below for each b	usiness.				
						re of the business		Employer Identif	fication nu	mber Do not
								include Social S	ecurity nu	mber or ITIN.
		Business Name			-			EIN:		
		Number Street			Name of accounts	ant or bookkeeper		Dates business	existed	
		City	State	Zip Code	-	ant or bookkeeper		From	To	
		·		·					. 10	
					Describe the natu	re of the business		Employer Identification include Social S		
		Business Name			-			EIN:		
		Number Street			-			Dates business	existed	
					Name of accounta	ant or bookkeeper				
		City	State	Zip Code	-			From	То	<u> </u>
					Describe the natu	re of the business		Employer Identif		
								include Social S	ecurity nu	mber or ITIN.
		Business Name			-			EIN:		
		Number Street			Name of accounts	ant or bookkeeper		Dates business	existed	
		City	State	Zip Code	-	Journoopei		From	То	

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Deb	tor 1 Gremar		McDade	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before creditors, or other p		rou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	Yes. Fill in the de	etails below.		
			Date issued	
	Name		MM/DD/YYYY	
	Name		, = =,	
	Number Street		_	
	City	State Zip Code	<u> </u>	
		otate Zip oode		
Part	112: Sign Below			
t	true and correct. I und a bankruptcy case can	derstand that making a false st n result in fines up to \$250,000	atement, concealing proper	ents, and I declare under penalty of perjury that the answers are try, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/S	Gremar McDade		<u> </u>
	Signa	ature of Debtor 1		Signature of Debtor 2
	Date	11/30/2017		Date
ı	Did you attach additio	onal pages to Your Statement o	f Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
ı	No			
i	Yes			
ı	Did you pay or agree t	o pay someone who is not an a	ttorney to help you fill out b	ankruptcy forms?
[✓ No			
İ	Yes. Name of person	on		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Debtor Debtor Case No. (If known) Chapter Ch			Northern Dist	rict of Illinois	
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR 1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filling of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$4,000.00 Prior to the filling of this statement I have received \$3,600.00 2. The source of the compensation paid to me was: Debtor Other (specify) 3. The source of the compensation paid to me is: Debtor Other (specify) 4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy. b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION Locatify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 11/20/2017 //* Megan Holmes Signature of Attorney Semial Law Firm	In re	Gremar McDade		Case No.	
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR 1. Pursuant to 11 U.S.C. § 329(g) and Fad. Banke, P. 2016(b), I cortify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filling of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$4,000.00 Prior to the filling of this statement I have received \$400.00 Balance Due 2. The source of the compensation paid to me was: Debtor Other (specify) 3. The source of the compensation paid to me is: Debtor Other (specify) 4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have greed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. On the green services, I have agreed to share the above-disclosed to members or associates of the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filling of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION Certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.		Debtor			(If known)
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$40,00.00 Prior to the filing of this statement I have received \$400,00 Balance Due 2. The source of the compensation paid to me was: Debtor				Chapter	Chapter 13
compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$4,00,00 Balance Due \$3,600,00 2. The source of the compensation paid to me was: Obstor					
Prior to the filing of this statement I have received Balance Due 2. The source of the compensation paid to me was: Debtor	1.	compensation paid to me within one	year before the filing of the	e petition in bankruptcy, or agreed	to be paid to me, for services
2. The source of the compensation paid to me was: Debtor		For legal services, I have agreed to ac	ccept		\$4,000.00
2. The source of the compensation paid to me was: Debtor		Prior to the filing of this statement I	nave received		\$400.00
3. The source of the compensation paid to me is: Other (specify)		Balance Due			\$3,600.00
3. The source of the compensation paid to me is: Debtor	2.	. The source of the compensation paid	d to me was:		
A. ☐ Debtor ☐ Other (specify) 4. ☐ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. ☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. /// Megan Holmes Signature of Attomey Semral Law Firm		Debtor	Other (specify	y)	
4.	3.	. The source of the compensation paid	d to me is:		
I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. /// Megan Holmes Signature of Attomey Semrad Law Firm		Debtor	Other (specify	y)	
members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. //s/ Megan Holmes Signature of Attorney Semrad Law Firm	4.			on with any other person unless th	ney are
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 11/30/2017 /s/ Megan Holmes Signature of Attorney Semrad Law Firm		members or associates of my lav	v firm. A copy of the agreen		
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 11/30/2017 /s/ Megan Holmes Date Signature of Attorney Semrad Law Firm	5.	a. Analysis of the debtor's finan	-	· · ·	• •
d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 11/30/2017 /s/ Megan Holmes Signature of Attorney Semrad Law Firm		b. Preparation and filing of any	petition, schedules, statem	ents of affairs and plan which may	be required;
CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 11/30/2017		c. Representation of the debtor	at the meeting of creditors	and confirmation hearing, and any	y adjourned hearings thereof;
CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 11/30/2017		d. Representation of the debtor	in adversary proceedings a	and other contested bankruptcy ma	atters;
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 11/30/2017	6.	. By agreement with the debtor(s), the	above-disclosed fee does r	not include the following services:	
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 11/30/2017					
debtor(s) in this bankruptcy proceedings. 11/30/2017			CERTIFIC	CATION	
Date Signature of Attorney Semrad Law Firm			e statement of any agreem	ent or arrangement for payment to	me for representation of the
Semrad Law Firm		11/30/2017		/s/ Megan Holmes	
		Date		Signature of Attorney	
Name of law firm				Semrad Law Firm	
				Name of law firm	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$400.00 toward the flat fee, leaving a balance due of \$3,600.00; and \$61.76 for expenses, leaving a balance due of \$3,971.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Debtor(s	3)	Attorney for Debtor(s)	\Diamond
		/s/ Megan Holmes \	eastole
/s/ Gren	nar McDade Kuma M. Luch	A COMPANY OF THE PROPERTY OF T	
Signed:	1		ſ
Date:	11/29/2017		

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	McDade, Gremar	Case No	Case No.		
	Debtor(s)	Oase No.			
		Chapter.	Chapter13		
	VERIFIC	ATION OF CREDITOR MAT	ΓRIX		
Ti knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tr	rue and correct to the best of their		
Date:	11/30/2017	/s/ McDade, Gre McDade, Grema Signature of Del	ar		

Harvey Auto Credit 400 E 147th St Harvey, IL, 60426

City of Chicago Department of Finance 223 W Jackson Blvd Ste 512 C/O TALAN & KTSANES Chicago, IL, 60606

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Illinois Tollway PO Box 5544 Chicago, IL, 60680

Comcast p.o. box 196 Newark, NJ, 07101

Sprint P O Box 629023 El Dorado Hills, CA, 95762

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Debtor 1 Gremar			ase number (if known)	
First Name		t Name		
Part 6: Answer These Qu	estions for Reporting Purposes			
16. What kind of debts do you have?	 16a. Are your debts primarily or "incurred by an individual p No. Go to line 16b. ✓ Yes. Go to line 17. 16b. Are your debts primarily be money for a business or inv ✓ No. Go to line 16c. ✓ Yes. Go to line 17. 16c. State the type of debts you 	rimarily for a personal, f usiness debts? Busines restment or through the	amily, or household paramily, or household paramiles are debts that operation of the busing	ourpose." at you incurred to obtain iness or investment.
17. Are you filing under	No. I am not filing under Chapte	er 7. Go to line 18.		ун одуминиция (у привод на дорого дорого од Суству у Ададо Ададо на Суство н
Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing under Chapter 7. expenses are paid that fun	. Do you estimate that after	r any exempt property ribute to unsecured cre	is excluded and administrative ditors?
	□ 1-49	1 ,000-5,000		25,001-50,000
18. How many creditors do you estimate that	✓ 1-49 ☐ 50-99	5,001-10,000	H	50,001-100,000
you owe?	100-199	10,001-25,000		More than 100,000
odinanovita Anie	200-999			
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$1 \$50,000,001-\$1 \$100,000,001-\$1	50 million 🔲	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
²⁰ . How much do you	☑ \$0-\$50,000	\$1,000,001-\$10	- Lunior - L	\$500,000,001-\$1 billion
estimate your	\$50,001-\$100,000	\$10,000,001-\$8	Annual Annual	\$1,000,000,001-\$10 billion
liabilities to be?	\$100,001-\$500,000 \$500,001-\$1 million	\$50,000,001-\$		\$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below		П Ф100,000,001		Word trial \$60 billion
Part 7. Orgin Delow	I have examined this petition, and	I doctore under penalty	of parium, that the int	formation provided is true and
For you	correct.	r declare under penalty	or perjury that the ini	ornation provided is true and
	If I have chosen to file under Chap of title 11, United States Code. I u under Chapter 7.			
	If no attorney represents me and I out this document, I have obtained	d and read the notice re	quired by 11 U.S.C. §	342(b).
	I request relief in accordance with	•	· ·	•
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 ye both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.			
	/s/ Gremar McDade ////// Signature of Debtor 1	MISOLI	Signature of Debtor	2
	Executed on 11/29/2017		Executed on	
	MM / DD / Y	////		MM / DD / YYYY

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Fill in this information to identify your case:				
Debtor 1	Gremar		McDade	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States B	Bankruptcy Court for the:	Northern	District of Illinois	
Case number (If known)			(State)	·

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below		
	Did you pay or agree to pay someone who is NOT an attorney to i	help you fill out bankruptcy forms?	
	☑ No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	
	Under penalty of perjury, I declare that I have read the summary at that they are true and correct.	and schedules filed with this declaration and	
×	/s/ Gremar McDade Dumme M Dach Signature of Debtor 1	*	
		Signature of Debtor 2	, and a second
	Date 11/29/2017 MM/DD/YYYY	Date	

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Debt	or 1	Gremar First Name	Middle Name	McDade Last Name	Case number (fknown)	
16.	Ca	Iculate the median family	income that applies to y	ou. Follow these st	eps:	
	16:	a. Fill in the state in which yo	ou live.	Illinois		
	16	b. Fill in the number of peop	le in your household.	1		
	160	c. Fill in the median family in	come for your state and si	ze of		\$51,317.00
		household	**************************************	To	find a list of applicable median income amounts, go online	
17.	Ho	w do the lines compare?	the separate instructions to	or this form. This list	t may also be available at the bankruptcy clerk's office.	
		Line 15b is less than	or equal to line 16c. On th	e top of page 1 of to NOT fill out <i>Calcul</i>	his form, check box 1, <i>Disposable income is not determined</i> lation of <i>Disposable Income</i> (Official Form 122C-2).	
	17t	U.S.C. § 1325(b)(3).	n line 16c. On the top of pa Go to Part 3 and fill out on the monthly income from line	Calculation of Disp	check box 2, Disposable income is determined under 11 posable Income (Official Form 122C-2). On line 39 of that	
Part	3:	Calculate Your Comm	itment Period Under	11 U.S.C. §1325	i(b)(4)	
18.	Cop	py your total average mon	thly income from line 11.			\$609.00
19.					se is not filing with you, and you contend that calculating the of your spouse's income, copy the amount from line 13.	
	19a	a. If the marital adjustment d	oes not apply, fill in 0 on li	ne 19a.		-\$0.00
	19b	o. Subtract line 19a from li	ne 18.			\$609.00
20.	Cal	culate your current month	nly income for the year. F	ollow these steps:		
	20a	a. Copy line 19b.	······································		······································	\$609.00
		Multiply by 12 (the number	er of months in a year).			x 12
	20b	o. The result is your current r	nonthly income for the yea	r for this part of the	form.	\$7,308.00
	20c	c. Copy the median family in	come for your state and siz	e of household from	m line 16c.	\$51,317.00
21.	Hov	w do the lines compare?				
	区	Line 20b is less than line 20 commitment period is 3 years		ed by the court, on	the top of page 1 of this form, check box 3, The	
		Line 20b is more than or ed 4, The commitment period	qual to line 20c. Unless oth <i>is 5 years</i> . Go to Part 4.	erwise ordered by the	he court, on the top of page 1 of this form, check box	
Part	4:	Sign Below				
		By signing here. I declare ur	nder penalty of periury that	the information on	this statement and in any attachments is true and correct.	
			1	are wrosmallers on	and statement and an any attachments is like and confect.	
		/s/ Gremar McDade Signature of Debtor 1	Gara Mo	Dad :	Signature of Debtor 2	
		Date 11/29/2017 MM/DD/YYYY			Date MM/DD/YYYY	
٠		If you checked 17a, do NOT If you checked 17b, fill out I above.			39 of that form, copy your current monthly income from line	14

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Debtor 1	Gremar		McDade	Case number (if known)
	First Name	Middle Name	Last Name	
	thin 2 years before you fil editors, or other parties.	ed for bankruptcy, did y	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	No Yes. Fill in the details be	elow.		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street		_	
	City Stat	e Zip Code		
Part 12:	Sign Below			
true	and correct. I understand	d that making a false sta in fines up to \$250,000, or McDade <i>Jumb</i>	atement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2
	Date 11/29/2	017		Date
Did y	you attach additional pag	jes to Your Statement o	Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
뜨	No Yes			
<u></u>				
Did	you pay or agree to pay s	omeone who is not an a	torney to help you fill out b	ankruptcy forms?
17.1	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Deb	tor 1 Gremar First Name	Middle Name	McDade Last Name	Case number (if known)	
16		amily income that applies to y	A PROPERTY OF THE PROPERTY OF		
10.					
	16a. Fill in the state in wh		Illinois		
		people in your household.	1		
	16c. Fill in the median far household	nily income for your state and si			\$51,317.00
		ed in the separate instructions for	to tind! or this form. This list ma	a list of applicable median income amounts, go online y also be available at the bankruptcy clerk's office.	
17.			or and round the moting	y also be available at the banking toy clerk's office.	
	17a. Line 15b is less under 11 U.S.C.	than or equal to line 16c. On the \$ 1325(b)(3). Go to Part 3. Do	e top of page 1 of this for NOT fill out <i>Calculation</i>	orm, check box 1, <i>Disposable income is not determined of Disposable Income</i> (Official Form 122C-2).	
	— U.S.C. § 1325(E	e than line 16c. On the top of part 3) Go to Part 3 and fill out 6 current monthly income from line	Calculation of Disposa	k box 2, <i>Disposable income is determined under 11</i> ble Income (Official Form 122C-2). On line 39 of that	
Part		mmitment Period Under		4)	
18.		monthly income from line 11.	and the control of the second	and the second s	\$609.00
19.	Deduct the marital adju- commitment period under	stment if it applies. If you are in 11 U.S.C. § 1325(b)(4) allows y	married, your spouse is you to deduct part of yo	not filling with you, and you contend that calculating the ur spouse's income, copy the amount from line 13.	
	19a. If the marital adjustm	ent does not apply, fill in 0 on li	ne 19a.		- <u>\$0.00</u>
	19b. Subtract line 19a fr	om line 18.			\$609.00
20.	Calculate your current n	nonthly income for the year. F	ollow these steps:		
	20a. Copy line 19b.				\$609.00
	Multiply by 12 (the n	umber of months in a year).			x 12
	20b. The result is your cur	rent monthly income for the yea	r for this part of the forn	1.	\$7,308.00
	20c. Copy the median fam	rily income for your state and siz	e of household from lin	e 16c.	\$51,317.00
21.	How do the lines compar				
	Line 20b is less than li commitment period is	ine 20c. Unless otherwise ordere 3 years. Go to Part 4.	ed by the court, on the t	op of page 1 of this form, check box 3, The	
	Line 20b is more than 4, The commitment pe	or equal to line 20c. Unless oth eriod is 5 years. Go to Part 4.	erwise ordered by the co	ourt, on the top of page 1 of this form, check box	
Part 4	Sign Below				<u> </u>
	By signing here, I decla	are under penalty of perjury that	the information on this	statement and in any attachments is true and correct.	
		0	Λ		
	🗶 /s/ Gremar McI	Dade Juna Mi	Node X		
	Signature of Debto	or 1		gnature of Debtor 2	
	Date 11/30/2017 MM/DD/YYY	_	Da	MM/DD/YYYY	and the second s
	16 1. 1.4=	NOT CO	_		1
	If you checked 17a, do If you checked 17b, fill above.	NOT fill out or file Form 122C-2 out Form 122C-2 and file it with	2. h this form. On line 39 o	of that form, copy your current monthly income from line	14

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	McDade, Gremar	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFI	CATION OF CREDITOR MA	TRIX
Tr knowledge		fy that the attached list of creditors is t	rue and correct to the best of their
Date:	11/29/2017	/s/ McDade, Gre McDade, Grema Signature of De	ar